



FEMA

Home Retrofitting Along River Ivan Caused Serious Damage

Yardley, Pennsylvania — In April 2005, the Delaware River and the Delaware Canal overflowed their banks. They met at Tessie Reading's house, which is located one block away from both. Tessie is no stranger to floods. When she and her husband began construction of their home in 1955, prior to floodplain management ordinances, they experienced their first flood. Construction was delayed until 1956.

Tessie, 76, has enjoyed morning walks along the River for years. The view was spectacular. She doesn't enjoy it quite the same way now. "It's a beautiful place to live," she said. "I'm not sure I like it so much anymore."

Hurricane Fran caused more flooding in 1996. Having raised six sons, Tessie developed great strength and determination. She still works four hours a day packaging cosmetics for a company that hires senior citizens. Her husband had passed away and making her home habitable was difficult, but she managed. Tessie learned a lesson from the 1996 flood. She could give up her home and move to higher ground or she could take action to reduce future damage to her home and personal property. She chose to stay. Most of the flood water had come in through an outside door in the basement. She sealed the door and turned the outside stairwell into a flower garden. "I never thought [flooding] was going to happen again," said Tessie.

When Hurricane Ivan hit in September 2004, floodwaters filled the basement of Tessie's home, and rose to two feet on the first floor. Her furnace, electrical panel, washer, dryer, water heater, freezer, and some personal items were destroyed. In response, Tessie consulted with a Federal Emergency Management Agency (FEMA) Hazard Mitigation Advisor in a Disaster Recovery Center (DRC). She decided to convert a first floor bedroom into a utility room, and relocated the electrical panel, washer, dryer, and freezer there. She paid for the mitigation project with a disaster loan from the Small Business Administration (SBA).

Tessie also purchased flood insurance for her home and some content coverage, for which she pays \$829 a year. Although the Readings had flood insurance for 30 years (dating from when they first constructed their home), as required by their mortgage, she dropped the flood insurance when the mortgage was paid off. Since she hadn't had a flood in all that time she thought she wouldn't need it.

The April 2005 floods proved her wisdom. Although floodwaters entered her basement, the power stayed on and her appliances stayed high and dry. Tessie lost her furnace again, and her water heater. The fuel oil tank shifted, and one of the support legs cracked. Fortunately no spill occurred as it had in 1996. Damages totalled \$16,000. Her flood insurance paid \$14,000 and FEMA disaster funds covered the other \$2,000.

Since the floods in June of 2006 caused damage to her furnace and water heater again, Ms. Reading would like to have them moved upstairs. One thing she did do between last years flood and this years flood was to anchor her Fuel Tank. Previously she had a fuel spill. This year her tank was anchored and did not move or spill any fuel. She really is enthusiastic about any Mitigation measures.



**Bucks County,
Pennsylvania**



Quick Facts

Sector:

Private

Cost:

Amount Not Available

Primary Activity/Project:

Elevation, Utilities

Primary Funding:

U.S. Small Business Administration (SBA)